

Certificate Number: 13858-PAM-DE-035171364

Bankruptcy Case Number: 20-02523



13858-PAM-DE-035171364

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 10, 2020, at 11:46 o'clock AM CST, Lorrie Karnes completed a course on personal financial management given by internet by MoneySharp Credit Counseling Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: December 11, 2020

By: /s/Nicholas Vazquez

Name: Nicholas Vazquez

Title: Counselor